

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re:	§	
	§	
PRUNEDA, JOSE S.	§	Case No. 12-40281 BTR
PRUNEDA, YANVON Y.	§	
	§	
Debtor(s)	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter      of the United States Bankruptcy Code was filed on      . The undersigned trustee was appointed on      .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of      \$

Funds were disbursed in the following amounts:

Payments made under an interim  
disbursement  
Administrative expenses  
Bank service fees  
Other payments to creditors  
Non-estate funds paid to 3<sup>rd</sup> Parties  
Exemptions paid to the debtor  
Other payments to the debtor

Leaving a balance on hand of<sup>1</sup>      \$

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was \_\_\_\_\_ and the deadline for filing governmental claims was \_\_\_\_\_. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ \_\_\_\_\_. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ \_\_\_\_\_ as interim compensation and now requests a sum of \$ \_\_\_\_\_, for a total compensation of \$ \_\_\_\_\_<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ \_\_\_\_\_, and now requests reimbursement for expenses of \$ \_\_\_\_\_, for total expenses of \$ \_\_\_\_\_<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By: /s/Michelle H. Chow, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit A**

Case No: 12-40281 BTR Judge: BRENDA T. RHOADES  
Case Name: PRUNEDA, JOSE S.  
PRUNEDA, YANVON Y.  
For Period Ending: 06/26/13

Trustee Name: Michelle H. Chow, Trustee  
Date Filed (f) or Converted (c): 02/06/12 (f)  
341(a) Meeting Date: 03/09/12  
Claims Bar Date: 08/16/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. WINDSOR PLACE PH 2 BLK H LOT 4 LOCATION: 8437 SHAK Lien of \$206,319.51 on schedule D; exempting \$2,913.49 Debtor selects TEXAS PROPERTY CODE EXEMPTIONS	209,233.00	0.00		0.00	FA
2. LOCATION: 8437 SHAKESPEARE LANE, FRISCO TX 75034	200.00	0.00		0.00	FA
3. COMERICA BANK CHECKING ACCT #7002728280 1717 MAIN	400.00	0.00		0.00	FA
4. COMERICA SAVINGS ACCOUNT	200.00	0.00		0.00	FA
5. ITEMIZED HOUSEHOLD FURNISHINGS	6,000.00	0.00		0.00	FA
6. BOOKS, WALL PICTURES, GENERAL HOUSEHOLD DECORATION	500.00	0.00		0.00	FA
7. COMBINED WEARING APPAREL	1,950.00	0.00		0.00	FA
8. HUSBAND AND WIFE WEDDING RINGS LOCATION: 8437 SHAK	200.00	0.00		0.00	FA
9. DEBTOR'S LIFE INSURANCE POLICY	1,000.00	0.00		0.00	FA
10. JOINT DEBTOR'S LIFE INSURANCE POLICY	1,000.00	0.00		0.00	FA
11. 2008 CADILLAC ESCALADE LOCATION: 8437 SHAKESPEARE Lien of \$20,000; exempting full value	29,000.00	0.00		0.00	FA
12. 1999 HONDA ACCORD LOCATION: 8437 SHAKESPEARE LANE, No lien listed; exempting full value	5,700.00	0.00		0.00	FA
13. TAX REFUND (u) Debtor's 2011 tax refund, fully nonexempt.	0.00	5,000.00		5,238.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.03	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$255,383.00	\$5,000.00	\$5,238.03	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 2  
**Exhibit A**

Case No: 12-40281 BTR Judge: BRENDA T. RHOADES  
Case Name: PRUNEDA, JOSE S.  
PRUNEDA, YANVON Y.

Trustee Name: Michelle H. Chow, Trustee  
Date Filed (f) or Converted (c): 02/06/12 (f)  
341(a) Meeting Date: 03/09/12  
Claims Bar Date: 08/16/12

As of date TFR submitted to UST: 06/26/13: The one asset administered was the 2011 tax refund. This amount turned over to the trustee. Claims reviewed and objections to be filed. Trustee anticipates claim objections to be filed in April/May 2013.

Initial Projected Date of Final Report (TFR): 12/31/13      Current Projected Date of Final Report (TFR): 12/31/13

/s/ Michelle H. Chow, Trustee

\_\_\_\_\_  
Date: 06/26/13

MICHELLE H. CHOW, TRUSTEE

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1  
**Exhibit B**

Case No: 12-40281 -BTR  
Case Name: PRUNEDA, JOSE S.  
PRUNEDA, YANVON Y.  
Taxpayer ID No: \*\*\*\*\*2736  
For Period Ending: 06/26/13

Trustee Name: Michelle H. Chow, Trustee  
Bank Name: BANK OF KANSAS CITY  
Account Number / CD #: \*\*\*\*\*0519 Checking Account

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
06/15/12		Trsf In From BANK OF AMERICA, N.A.	INITIAL WIRE TRANSFER IN	9999-000	5,235.02		5,235.02
07/16/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		3.09	5,231.93
08/14/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		5.98	5,225.95
09/17/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		5.98	5,219.97
10/15/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		5.78	5,214.19
11/15/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		5.97	5,208.22
12/14/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		5.77	5,202.45
01/16/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		5.95	5,196.50
02/14/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		5.95	5,190.55
03/14/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		6.97	5,183.58
04/12/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		7.71	5,175.87
04/30/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		10.00	5,165.87
05/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	5,155.87

COLUMN TOTALS	5,235.02	79.15	5,155.87
Less: Bank Transfers/CD's	5,235.02	0.00	
Subtotal	0.00	79.15	
Less: Payments to Debtors		0.00	
Net	0.00	79.15	

Page Subtotals 5,235.02 79.15

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 2  
**Exhibit B**

Case No: 12-40281 -BTR  
Case Name: PRUNEDA, JOSE S.  
PRUNEDA, YANVON Y.  
Taxpayer ID No: \*\*\*\*\*2736  
For Period Ending: 06/26/13

Trustee Name: Michelle H. Chow, Trustee  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*9706 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
05/18/12	13	US Treasury	tax refund	1224-000	5,238.00		5,238.00
05/31/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.01		5,238.01
06/15/12	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.02		5,238.03
06/15/12		BANK OF AMERICA, N.A. 901 MAIN STREET 10TH FLOOR DALLAS, TX 75283	BANK FEES	2600-000		3.01	5,235.02
06/15/12		Trsf To BANK OF KANSAS CITY	FINAL TRANSFER	9999-000		5,235.02	0.00

COLUMN TOTALS	5,238.03	5,238.03	0.00
Less: Bank Transfers/CD's	0.00	5,235.02	
Subtotal	5,238.03	3.01	
Less: Payments to Debtors		0.00	
Net	5,238.03	3.01	

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
TOTAL - ALL ACCOUNTS			
Checking Account - *****0519	0.00	79.15	5,155.87
BofA - Money Market Account - *****9706	5,238.03	3.01	0.00
	5,238.03	82.16	5,155.87
(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

I certify that the above banking transactions are true and correct.

Page Subtotals 5,238.03 5,238.03

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 3

**Exhibit B**

Case No: 12-40281 -BTR  
 Case Name: PRUNEDA, JOSE S.  
 PRUNEDA, YANVON Y.  
 Taxpayer ID No: \*\*\*\*\*2736  
 For Period Ending: 06/26/13

Trustee Name: Michelle H. Chow, Trustee  
 Bank Name: BANK OF AMERICA, N.A.  
 Account Number / CD #: \*\*\*\*\*9706 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00  
 Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Trustee's Signature: /s/ Michelle H. Chow, Trustee Date: 06/26/13  
 MICHELLE H. CHOW, TRUSTEE

Page Subtotals 0.00 0.00

EXHIBIT A  
ANALYSIS OF CLAIMS REGISTER

Date: June 26, 2013

Case Number: 12-40281 Claim Number Sequence  
 Debtor Name: PRUNEDA, JOSE S.  
 Claims Bar Date: 08/16/12

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Atlas Acquisitions LLC 294 Union St. Hackensack, NJ 07601	Unsecured		\$5,557.33	\$0.00	\$5,557.33
000002 070 7100-00	PYOD, LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		\$34,082.02	\$0.00	\$34,082.02
000003 070 7100-00	American InfoSource LP as agent for First Data Global Leasing PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured		\$1,295.80	\$0.00	\$1,295.80
000004 070 7100-00	Nordstrom fsb P.O. Box 6566 Englewood, CO 80155	Unsecured		\$10,589.80	\$0.00	\$10,589.80
000005 050 4800-00	City of Frisco c/o Laurie Spindler Huffman Linebarger Goggan Blair & Sampson, LLP 2323 Bryan Street Suite 1600 Dallas, TX 75201	Secured filed as secured claim emailed w/LSH and claim determined paid 05/22/13 Withdrawn by Creditor		\$0.00	\$0.00	\$0.00
000006 070 7100-00	FIA CARD SERVICES, N.A. PO Box 15102 Wilmington, DE 19886-5102	Unsecured		\$9,802.06	\$0.00	\$9,802.06
000007 070 7100-00	American Express Bank, FSB c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$3,853.48	\$0.00	\$3,853.48
000008 070 7100-00	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$11,897.02	\$0.00	\$11,897.02
000009 040 5800-00	Lewisville Independent School District Law Offices of Robert E. Luna, P.C. c/o Andrea Sheehan 4411 North Central Expressway Dallas, Texas 75205	Priority filed as secured claim retail liquor store location 6805 main #100 the colony Limited objection to change claim class to priority		\$3,186.42	\$0.00	\$3,186.42
Case Totals:				\$80,263.93	\$0.00	\$80,263.93

Code #: Trustee's Claim Number, Priority Code, Claim Type



## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-40281 BTR

Case Name: PRUNEDA, JOSE S.

PRUNEDA, YANVON Y.

Trustee Name: Michelle H. Chow, Trustee

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Michelle H. Chow, Trustee	\$	\$	\$
Trustee Expenses: Michelle H. Chow, Trustee	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ \_\_\_\_\_ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000009	Lewisville Independent School District	\$	\$	\$

Total to be paid to priority creditors \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be \_\_\_\_\_ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Atlas Acquisitions LLC	\$	\$	\$
000002	PYOD, LLC its successors and assigns as assignee	\$	\$	\$
000003	American InfoSource LP as agent for	\$	\$	\$
000004	Nordstrom fsb	\$	\$	\$
000006	FIA CARD SERVICES, N.A.	\$	\$	\$
000007	American Express Bank, FSB	\$	\$	\$
000008	GE Capital Retail Bank	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Tardily filed claims of general (unsecured) creditors totaling \$        have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be        percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$        have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be        percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE